

**Access to Microfinance & Improved Implementation of Policy
Reform
(AMIR Program)**

Funded By U.S. Agency for International Development

Sustainable Microfinance 1998 Initial Survey & Baseline

Final

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I. Introduction and objectives *I. Introduction and objectives*

The USAID funded AMIR program in Jordan was launched in February 1998. During its first year of operation, a number of tasks were carried out relating to the study and start up of the program's sustainable microfinance component. These tasks included the involvement of a wide cross of communities namely ? the government, commercial banks, NGOs, media and other donors.

AMIR's contractual year 1 results called for an initial survey and baseline of sustainable microfinance among a targeted audience who were considered influential in the successful implementation and support of sustainable microfinance in Jordan and this baseline survey was conducted to determine the current level of awareness against that target.

Further, AMIR and USAID/Jordan are currently planning a long-term public awareness program and to assist in directing that plan, a check on the awareness and understanding of the AMIR program as whole and the preferred method of enhancing knowledge was also included in the survey.

The survey's specific objectives were to determine: -

1. The level of awareness and understanding of the AMIR program among a defined target audience.
2. The level of awareness and understanding of the term sustainable microfinance among a defined target audience.
3. The most effective communication tools to further enhance knowledge and understanding of sustainable microfinance.

II. Methodology

The survey was conducted between 12/22/98 and 1/10/99. The target group was contacted to explain the survey's purpose, the USAID/AMIR agreed questionnaire (see appendix A) was then faxed and after follow-up calls, data was collated.

III. The sample

The survey was conducted among those groups who are thought to be influential to the successful introduction and implementation of sustainable microfinance programs in Jordan (see Appendix B). Both the public and private sectors were covered and the sample included senior and mid-level executives in government, commercial banking, the media, NGOs and other institutions and donors. Of the 65 questionnaires that were distributed, 53 were completed (82% response) and the sample structure follows.

Sector	# responses	%
Commercial Banks	9	17
NGOs	21	40
Media	8	15
Academia	3	6
Government	7	13
Others(Donors, JLGC and Central Bank	5	9
TOTAL SAMPLE	53	100

IV. Executive summary and recommendations

After its first year of activity and without any planned public awareness initiatives, general awareness of the AMIR program is high, where 83% of respondents had heard of the program. Awareness among the media and academic communities is lower at 50% and 33% respectively

Understanding of the AMIR program as a three component program varies with each sector but it is noteworthy that awareness of the program's involvement with policy reform and business associations is low.

Overall awareness of sustainable microfinance stands at 83%.

Overall understanding of the term sustainable microfinance is also high (83%), however understanding among the media and academic communities is non-existent

Seminars and workshops combined with personal contact is the preferred method of enhancing understanding.

Recommendations

Although general awareness of both the AMIR program and sustainable microfinance is high, there are clear indications that:-

Awareness and understanding of AMIR's involvement in both policy reform and business associations needs improving, especially within the media community.

With regard to sustainable microfinance, both awareness and understanding (with some exceptions) is generally high. What now needs to be done is build on this strength by communicating the benefits of sustainable microfinance thereby supporting the forthcoming launch of the lending programs in June/July 1999.

V. Detailed results

A. Awareness of AMIR

83% of all respondents have heard of the AMIR program. With regard to awareness by sector, results indicate a universal or acceptable awareness among commercial banks, NGOs and institutions with which AMIR has had regular contact and a lower awareness among the media and academia.

Sector	AMIR Awareness %
Commercial banks	100
NGOs	100
Others(UN, Central Bank and JLGC)	100
Government	57
Media	50
Academia	33

B. Understanding of the AMIR program

Respondents were asked the open ended and unprompted question ? what they thought the AMIR program was about? and an analysis of the multiple answer data indicated the following: -

Sector	% AMIR is SMI/POL/BAI	% AMIR is SMI	% AMIR is SMI/POL	% AMIR is POL	% No detailed knowledge of AMIR
Commercial Banks	11	89	0	0	0
NGOs	38	33	5	0	24
Others(UN, Central Bank and JLGC)	60	0	40	0	0
Government	50	50	0	0	0
Media	0	50	0	25	25
Academia	0	0	0	0	100

Note. SMI = Sustainable Microfinance POL = Policy Reform BAI= Business Association Initiative

Not surprisingly, understanding of AMIR as a three component program is highest among those institutions with which the AMIR program has had frequent contact-the government and other institutions. It is relatively lower among commercial banks and NGOs and non-existent among the media and academic sectors.

Of the three components, Sustainable Microfinance was the most often mentioned as what the AMIR program was involved in, followed by Policy Reform. The program?s Business Association Initiative was the least mentioned.

C. Awareness of sustainable microfinance

Sector	Awareness %
Commercial banks	78
NGOs	95
Others(UN, Central Bank and JLGC)	100
Government	86
Media	63
Academia	33
Total awareness	83

83% of all respondents had heard of the term sustainable microfinance and with the exception of the media and academic communities, awareness was universal or high.

D. Understanding of the term sustainable microfinance

Respondents were asked the unprompted and open ended question? what they thought sustainable microfinance meant? and of those who had heard of the term (83%), most sectors understood that it was a lending methodology based on covering costs. The media and academic community?s understanding of the term was non existent.

Sector	% Understand SMF	% Do not understand SMF
Commercial banks	100	0
NGOs	75	25
Others(UN, Central Bank and JLGC)	100	0
Government	67	33

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<i>Media</i>	<i>0</i>	<i>100</i>
<i>Academia</i>	<i>0</i>	<i>100</i>
<i>Totals</i>	<i>70</i>	<i>30</i>

E. Preferred method of enhancing knowledge about sustainable microfinance

Seminars and workshops combined with personal contact is the preferred method of enhancing understanding.

Method	% mentioned
Seminars and workshops	79
Personal contact	21
Study tours	17
Training courses	7
Publications	4

*Appendix A**Questionnaire***1. Have you heard of the USAID funded Access to Microfinance and Improved Implementation of Policy Reform Program(AMIR)? Yes.....No.....**

If Yes,

What do you think the program is about?

.....

.....

.....

2. Have you heard about Sustainable Microfinance? Yes.....No.....

If Yes,

What do you think it means?

.....

.....

.....

3. Where have you heard about Sustainable Microfinance?

- ? Through AMIR Program
- ? Through USAID
- ? Through Media, please specify.
- ? Others, please specify

4. What is/are your preferred methods to enhance your knowledge about Sustainable Microfinance?

- ? Through Seminars, Workshops
- ? Through personal contact
- ? Through Media, please specify
- ? Through Media, please specify

Please tick your organization or institution.

- ? Banks
- ? NGOS
- ? Media
- ? Academic
- ? Government / Institution
- ? Others, please specify

Appendix B

Sample DetailsSample Details

<i>Organization</i>	<i>Name</i>	<i>Title</i>	<i>Tel.</i>	<i>Fax</i>	<i>E-Mail</i>
A) Banks					
Jordan National Bank (JNB)	Fuad Al Werr	Assistant General Manager	5689163	5689518	jnb@go.com.jo
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